

# Home Emergency cover

## Insurance Product Information Document

Company: Castle Cover      Product: Castle Cover Home Emergency

Castle Cover is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468. Registered in the UK.

This document provides a summary of the key information for this product. Full information is provided in the policy documentation.

## What is this type of insurance?

This policy offers advice and assistance in the event of an emergency to essential services within the home.



### What is Insured?

- ✓ This insurance provides up to £300 inc VAT for callout and temporary repair charges for an emergency event which is caused by the following circumstances:
- ✓ Bursting or sudden leakage of water pipes within your home
- ✓ Break in, accidental damage or vandalism that compromises the security of your home
- ✓ Complete loss of function of the only accessible toilet or cistern in your home caused by damage or mechanical failure
- ✓ Complete failure of water, electricity or gas supply
- ✓ Complete failure of your boiler or central heating system
- ✓ Removal of wasp nests, mice or rats within your home
- ✓ Missing or repositioned roof files
- ✓ Overnight accommodation, up to £250 inc VAT, if your home is unfit to live in due to an emergency



### What is not Insured?

- ✗ Any loss or damage arising from faults, damage or infestation that you were aware of at the time you bought this insurance
- ✗ General wear and tear
- ✗ Any repair or costs due to you not carrying out remedial work or a permanent repair which leads to repetitive situations leading to emergencies, breakdowns or failures
- ✗ Boilers over 15 years of age and boilers that have an output more than 60kw per hour capacity



### Are there any restrictions on cover?

#### This policy does not cover:

- ! Any emergency that happens before the policy started
- ! Events which are not considered as an emergency, including:
  - ! dripping taps, slow seepage from joints, leaking flexible pipes which are fitted with a stop tap;
  - ! blocked waste pipes from sinks, baths or showers;
  - ! boiler or system noise, damaged radiator valves, or airlocks in central heating piping
- ! Repair or replacement of the central heating pump (where separate from the boiler), or wall or room thermostats
- ! Any failure of your boiler which is covered by a manufacturer's or fitter's guarantee
- ! We will not repair your boiler if this will cost more than £300 (including all parts and labour) to repair - a Beyond Economical Repair contribution will be made instead
- ! No cover is provided if your home has been unoccupied for more than 30 days



### Where am I covered?

- ✓ UK and the Isle of Man, excluding the Channel Islands and Scottish Islands



### What are my obligations?

- When you become aware of a possible claim under this policy, you must notify us immediately

- Major Emergencies which may result in serious damage or danger to you or anyone else should immediately be reported to the appropriate Public Supply Authority, or in the case of difficulty, to the Emergency Services
- Suspected gas leaks must always be reported to National Gas Emergency Service on 0800 111 999
- You must take all reasonable steps to protect your home and prevent loss and damage and to maintain your home in sound condition and good repair
- All boilers should be serviced annually and service documentation will be required
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation In the event of a claim, you must notify us as soon as possible
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers



#### **When and how do I pay?**

- Annually by credit/debit card, Direct Debit or cheque, or;
- Monthly by Direct Debit



#### **When does the cover start and end?**

This policy will run from the date you have chosen to add the cover until your core policy falls due for renewal



#### **How do I cancel the contract?**

You can cancel your policy by calling 0800 183 3511 or by writing to Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can cancel your policy by e-mailing [help@castlecover.co.uk](mailto:help@castlecover.co.uk)

##### **Cancellation within 14 days**

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund.

##### **Cancellation after 14 days**

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered.